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UNITED STATES BANKRUPTCY COURTERSTERN DISTRICT OF CALIFORNIA

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

In re Case No. 05-33669-C-7)

DOUGLAS RON EATTOCK,) MC No. MOH-5)

FINDINGS OF FACT AND CONCLUSIONS OF LAW ON MOTION TO AVOID LIEN

These findings of fact and conclusions of law are rendered in this contested matter pursuant to Federal Rule of Civil Procedure 52 as incorporated by Federal Rules of Bankruptcy Procedure 7052 and 9014. Evidence was taken pursuant to Federal Rule of Civil Procedure 43(e), as incorporated by Federal Rule of Bankruptcy Procedure 9017 and as invoked by Local Bankruptcy Rule 9014(e).

<u>Jurisdiction</u>

Jurisdiction is founded upon 28 U.S.C. § 1334. This is a core proceeding. -28 U.S.C. § 157(b)(2)(K).



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Findings of Fact

On June 2, 2006, the debtor filed a motion requesting that this court avoid a judgment lien in favor of Margaret Bomberg ("creditor") because the lien impairs the debtor's homestead exemption. The lien attaches to the debtor's residence at 10424 Cohasset Road, Chico, California ("the property"). The debtor properly served notice and creditor did not file an opposition. A hearing was scheduled July 18, 2006, to consider the motion. The motion was then continued and scheduled to be heard on August 29, 2006. Upon review of the record, the court determined that the written record was adequate and that no oral argument was necessary.

Debtor scheduled the property at a value of \$72,000. Other liens in the approximate amount of \$147,980.88 are the subject of other motions to avoid liens.

The debtor's motion claims that the lien in favor of Margaret Bomberg impairs debtor's homestead exemption. Debtor claimed the property as exempt for \$75,000.

Conclusions of Law

A debtor may avoid the fixing of a lien on an interest of the debtor in property to the extent that the lien impairs an exemption that is properly claimed and to which there is no objection. 11 U.S.C. § 522(f)(1). The record reflects that the lien in favor of Margaret Bomberg impairs an exemption to which the debtor is entitled.

Case 05-33669 Filed 08/04/06 Doc 72

The motion will therefore be granted. An appropriate order will issue.

Dated: August \downarrow , 2006

ES BANKRUPTCY JUDGE

CERTIFICATE OF SERVICE 1 2 On the date indicated below, I served a true and correct copy(ies) of the attached document by placing said 3 copy(ies) in a postage paid envelope addressed to the person(s) hereinafter listed and by depositing said envelope in the 4 United States mail or by placing said copy(ies) into an interoffice delivery receptacle located in the Clerk's Office. 5 Douglas Eattock 6 10424 Cohasset Road Chico, CA 95973 7 Michael O'Dowd Hays 8 676 E. 1st Ave. #5 Chico, CA 95926 9 John Reger 10 P.O. Box 933 Palo Cedro, CA 96073 11 Dennis Cowan 12 P.O. Box 992090 Redding, CA 96099-2090 13 Margaret Bomberg 14 2725 Esplanade Chico, CA 95973 15 Office of the United States Trustee 16 United States Courthouse 501 "I" Street, Suite 7-500 17 Sacramento, CA 95814 Dated: 8/7/06

Marlyn Rigsby
Deputy Clerk 18 19 20 21 22

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